

December 6, 1940

U.S. Farm security administration.

CONFIDENTIAL

RACIAL ASPECTS OF RURAL REHABILITATION FAMILY PROGRESS

Colored active standard RR borrowers in the 16 Southern States have increased their annual net income at a somewhat higher rate and their net worth at a somewhat lower rate than have the white borrowers in these States. The average annual net income of colored borrowers increased by 62 percent while white borrowers increased their net income by only 48 percent. (Table 1.) The net worth of colored borrowers in-

Table 1. Summary of Rehabilitation Progress of Active Standard Borrowers, by Race, Southern States 1/

A	B	C	D
Item	All : borrowers	Race of borrower : White	: Colored
Average annual net income	:	:	:
Year before acceptance	: \$ 301	: \$ 326	: \$ 208
1939 crop year	: \$ 453	: \$ 483	: \$ 337
Change since acceptance	:	:	:
Amount	: \$ 152	: \$ 157	: \$ 129
As percentage of prior amount	: 50%	: 48%	: 62%
Average net worth	:	:	:
At time of acceptance	: \$ 689	: \$ 762	: \$ 414
On December 31, 1939	: \$ 874	: \$ 976	: \$ 488
Change since acceptance	:	:	:
Amount	: \$ 185	: \$ 214	: \$ 74
As percentage of prior amount	: 27%	: 28%	: 18%
Average gross cash income	:	:	:
Year before acceptance	: \$ 310	: \$ 333	: \$ 223
1939 crop year	: \$ 394	: \$ 429	: \$ 258
Change since acceptance	:	:	:
Amount	: \$ 84	: \$ 96	: \$ 35
As percentage of prior amount	: 27%	: 29%	: 16%
Average value home products	:	:	:
Year before acceptance	: \$ 155	: \$ 163	: \$ 124
1939 crop year	: \$ 268	: \$ 275	: \$ 242
Change since acceptance	:	:	:
Amount	: \$ 113	: \$ 112	: \$ 118
As percentage of prior amount	: 73%	: 69%	: 95%
As proportion of gross income	:	:	:
Year before acceptance	: 33%	: 33%	: 36%
1939 crop year	: 40%	: 39%	: 48%
Average amount of loan advances received	: \$ 648	: \$ 659	: \$ 606
Average amount repaid	: \$ 254	: \$ 255	: \$ 248
Proportion repaid	: 39%	: 39%	: 41%
Average amount of grant payments received	: \$ 34	: \$ 35	: \$ 29

1/ Based on the 1939 Report of the Family Progress of Standard RR Borrowers by the County RR Supervisors for the following Regions and States: Maryland, Missouri, and Regions IV, V, VI, and VIII.

THE HISTORY OF THE UNITED STATES

The history of the United States is a story of growth and development. It begins with the first settlers who came to the continent in search of a new home. They found a land of vast resources and potential, but also one of many challenges. The early years were marked by struggle and hardship, but the spirit of the pioneers was unyielding. They built a nation that would stand the test of time.

The story of the United States is a story of the people who have shaped it. From the first settlers to the present day, each generation has contributed to the nation's growth and development. The values of freedom, justice, and equality have been the guiding principles of the American people.

1776	July 4th	Declaration of Independence
1787	September 17th	Constitution signed
1791	September 16th	Bill of Rights adopted
1800	January 1st	Capital moved to Washington
1803	April 30th	Louisiana Purchase
1812	August 1st	War of 1812 begins
1820	March 3rd	Morrill Act passed
1823	December 2nd	Monroe Doctrine
1845	December 28th	Texas Annexation
1848	February 2nd	Treaty of Guadalupe Hidalgo
1850	September 9th	Compromise of 1850
1861	April 12th	Civil War begins
1863	September 11th	Emancipation Proclamation
1865	April 9th	Civil War ends
1868	March 3rd	Reconstruction Act
1870	March 3rd	Reconstruction Act
1876	November 3rd	Reconstruction Act
1877	March 3rd	Reconstruction Act
1878	March 3rd	Reconstruction Act
1879	March 3rd	Reconstruction Act
1880	March 3rd	Reconstruction Act
1881	March 3rd	Reconstruction Act
1882	March 3rd	Reconstruction Act
1883	March 3rd	Reconstruction Act
1884	March 3rd	Reconstruction Act
1885	March 3rd	Reconstruction Act
1886	March 3rd	Reconstruction Act
1887	March 3rd	Reconstruction Act
1888	March 3rd	Reconstruction Act
1889	March 3rd	Reconstruction Act
1890	March 3rd	Reconstruction Act
1891	March 3rd	Reconstruction Act
1892	March 3rd	Reconstruction Act
1893	March 3rd	Reconstruction Act
1894	March 3rd	Reconstruction Act
1895	March 3rd	Reconstruction Act
1896	March 3rd	Reconstruction Act
1897	March 3rd	Reconstruction Act
1898	March 3rd	Reconstruction Act
1899	March 3rd	Reconstruction Act
1900	March 3rd	Reconstruction Act
1901	March 3rd	Reconstruction Act
1902	March 3rd	Reconstruction Act
1903	March 3rd	Reconstruction Act
1904	March 3rd	Reconstruction Act
1905	March 3rd	Reconstruction Act
1906	March 3rd	Reconstruction Act
1907	March 3rd	Reconstruction Act
1908	March 3rd	Reconstruction Act
1909	March 3rd	Reconstruction Act
1910	March 3rd	Reconstruction Act
1911	March 3rd	Reconstruction Act
1912	March 3rd	Reconstruction Act
1913	March 3rd	Reconstruction Act
1914	March 3rd	Reconstruction Act
1915	March 3rd	Reconstruction Act
1916	March 3rd	Reconstruction Act
1917	March 3rd	Reconstruction Act
1918	March 3rd	Reconstruction Act
1919	March 3rd	Reconstruction Act
1920	March 3rd	Reconstruction Act
1921	March 3rd	Reconstruction Act
1922	March 3rd	Reconstruction Act
1923	March 3rd	Reconstruction Act
1924	March 3rd	Reconstruction Act
1925	March 3rd	Reconstruction Act
1926	March 3rd	Reconstruction Act
1927	March 3rd	Reconstruction Act
1928	March 3rd	Reconstruction Act
1929	March 3rd	Reconstruction Act
1930	March 3rd	Reconstruction Act
1931	March 3rd	Reconstruction Act
1932	March 3rd	Reconstruction Act
1933	March 3rd	Reconstruction Act
1934	March 3rd	Reconstruction Act
1935	March 3rd	Reconstruction Act
1936	March 3rd	Reconstruction Act
1937	March 3rd	Reconstruction Act
1938	March 3rd	Reconstruction Act
1939	March 3rd	Reconstruction Act
1940	March 3rd	Reconstruction Act
1941	March 3rd	Reconstruction Act
1942	March 3rd	Reconstruction Act
1943	March 3rd	Reconstruction Act
1944	March 3rd	Reconstruction Act
1945	March 3rd	Reconstruction Act
1946	March 3rd	Reconstruction Act
1947	March 3rd	Reconstruction Act
1948	March 3rd	Reconstruction Act
1949	March 3rd	Reconstruction Act
1950	March 3rd	Reconstruction Act
1951	March 3rd	Reconstruction Act
1952	March 3rd	Reconstruction Act
1953	March 3rd	Reconstruction Act
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1971	March 3rd	Reconstruction Act
1972	March 3rd	Reconstruction Act
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2011	March 3rd	Reconstruction Act
2012	March 3rd	Reconstruction Act
2013	March 3rd	Reconstruction Act
2014	March 3rd	Reconstruction Act
2015	March 3rd	Reconstruction Act
2016	March 3rd	Reconstruction Act
2017	March 3rd	Reconstruction Act
2018	March 3rd	Reconstruction Act
2019	March 3rd	Reconstruction Act
2020	March 3rd	Reconstruction Act
2021	March 3rd	Reconstruction Act
2022	March 3rd	Reconstruction Act
2023	March 3rd	Reconstruction Act
2024	March 3rd	Reconstruction Act
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2026	March 3rd	Reconstruction Act
2027	March 3rd	Reconstruction Act
2028	March 3rd	Reconstruction Act
2029	March 3rd	Reconstruction Act
2030	March 3rd	Reconstruction Act
2031	March 3rd	Reconstruction Act
2032	March 3rd	Reconstruction Act
2033	March 3rd	Reconstruction Act
2034	March 3rd	Reconstruction Act
2035	March 3rd	Reconstruction Act
2036	March 3rd	Reconstruction Act
2037	March 3rd	Reconstruction Act
2038	March 3rd	Reconstruction Act
2039	March 3rd	Reconstruction Act
2040	March 3rd	Reconstruction Act
2041	March 3rd	Reconstruction Act
2042	March 3rd	Reconstruction Act
2043	March 3rd	Reconstruction Act
2044	March 3rd	Reconstruction Act
2045	March 3rd	Reconstruction Act
2046	March 3rd	Reconstruction Act
2047	March 3rd	Reconstruction Act
2048	March 3rd	Reconstruction Act
2049	March 3rd	Reconstruction Act
2050	March 3rd	Reconstruction Act
2051	March 3rd	Reconstruction Act
2052	March 3rd	Reconstruction Act
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2073	March 3rd	Reconstruction Act
2074	March 3rd	Reconstruction Act
2075	March 3rd	Reconstruction Act
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2090	March 3rd	Reconstruction Act
2091	March 3rd	Reconstruction Act
2092	March 3rd	Reconstruction Act
2093	March 3rd	Reconstruction Act
2094	March 3rd	Reconstruction Act
2095	March 3rd	Reconstruction Act
2096	March 3rd	Reconstruction Act
2097	March 3rd	Reconstruction Act
2098	March 3rd	Reconstruction Act
2099	March 3rd	Reconstruction Act
2100	March 3rd	Reconstruction Act

creased by 18 percent compared with a 28 percent increase for white borrowers. These figures indicate colored borrowers are making relatively more rapid strides toward ultimate rehabilitation than are white borrowers. Moreover, these more rapid strides in economic progress are not as yet reflected in a higher material net worth. This is true because the increased income of colored borrowers has been absorbed in improved family living. The increased investment of colored borrowers is reflected in the welfare of their families rather than in physical assets. With a before acceptance net income of only \$208, the first claimant on increased income has been, as it should be, a raised level of living.

This interpretation is further substantiated by the fact that \$118 of the \$129 increase in the net income of colored borrowers represents an increase in the value of farm products produced for home use. The average gross cash income of colored borrowers increased only \$35 or 16 percent while that of white borrowers increased \$96 or 29 percent. (Table I) The average value of home use products of colored borrowers increased by 95 percent as compared to a 69 percent increase for white borrowers.

That colored borrowers are making more rapid strides toward rehabilitation is also indicated by the data on the amounts of loan advances, repayments, and grants received. Colored borrowers were advanced an average of \$606 per borrower, of this they have repaid \$248 or 41 percent. The average amount of loan advances to white borrowers was \$659, or slightly more than for colored borrowers, of this amount white borrowers have repaid \$255 or 39 percent, or a slightly smaller proportion than has been repaid by colored borrowers. During the same period, colored borrowers received \$29 in grant payments while white borrowers received an average of \$35 in grants, or more than one-fifth again as much as did colored borrowers.

Changes in Annual Net Income of Colored and of White Borrowers

Both white and colored active standard borrowers in the 16 Southern States on the average increased their annual net income from the year before acceptance to 1939. (Table II) The proportional increase was greater for colored borrowers than for

Table II. Average Annual Net Income of White and Colored Active Standard Rural Rehabilitation Borrowers in Year before Acceptance on Program, in 1939 Crop Year, and Change, for the Southern States, by Race, by State and Region 1/

A	B	C	D	E	F	G	H	I
Region and state	Year before acceptance	1939 crop year	Change in annual net income Amount	Percentage of net income year before acceptance	White : Dollars	Colored : Dollars	White : Percent	Colored : Percent
Southern States	326	208	483	337	157	129	48	62
Maryland	532	476	760	475	228	-1	43	2/
Missouri	343	301	536	465	193	164	56	54
Region IV	497	366	639	498	142	133	29	36
Kentucky	534	505	655	624	121	119	23	24
N. Carolina	521	392	667	534	146	142	28	36
Tennessee	396	277	578	411	182	134	46	48
Virginia	406	316	571	434	165	118	41	37
W. Virginia	581	568	693	727	112	159	19	28

Table II (Continued)

A	:	B	:	C	:	D	:	E	:	F	:	G	:	H	:	I
Region and state	:	Year	:		:	1939	:		:	Change in annual net income	:		:		:	
	:	before	:		:	crop	:		:	Amount	:		:	Percentage of net income	:	
	:	acceptance	:		:	year	:		:		:		:	year before acceptance	:	
	:	White	:	Colored	:	White	:	Colored	:	White	:	Colored	:	White	:	Colored
	:	Dollars	:	Dollars	:	Dollars	:	Dollars	:	Dollars	:	Dollars	:	Percent	:	Percent
Region V	:	194	:	130	:	291	:	231	:	96	:	100	:	49	:	77
Alabama	:	177	:	120	:	211	:	129	:	34	:	9	:	19	:	8
Florida	:	285	:	189	:	310	:	189	:	25	:	0	:	9	:	0
Georgia	:	165	:	136	:	290	:	256	:	125	:	120	:	76	:	88
S. Carolina	:	176	:	120	:	452	:	365	:	276	:	245	:	157	:	204
	:		:		:		:		:		:		:		:	
Region VI	:	278	:	250	:	475	:	430	:	197	:	179	:	71	:	72
Arkansas	:	264	:	215	:	498	:	441	:	234	:	226	:	89	:	105
Louisiana	:	308	:	254	:	530	:	458	:	222	:	204	:	72	:	80
Mississippi	:	277	:	262	:	417	:	401	:	140	:	140	:	51	:	53
	:		:		:		:		:		:		:		:	
Region VIII	:	289	:	178	:	495	:	314	:	205	:	136	:	71	:	76
Oklahoma	:	303	:	207	:	516	:	386	:	213	:	178	:	70	:	86
Texas	:	277	:	171	:	476	:	296	:	198	:	125	:	71	:	73
	:		:		:		:		:		:		:		:	

1/ As reported by FSA County Supervisors in connection with their 1939 Report of the Rehabilitation Progress of Standard Borrowers.

2/ Less than 1%

the white borrowers, 62 percent as compared with 48 percent; white borrowers had a greater actual average amount of increase, \$157 for white and \$129 for colored borrowers. In each Region and in every state except Maryland, Missouri, Virginia, Alabama, and Florida, colored borrowers showed a larger proportional increase in net income. Actual increases, on the other hand, were greater, on the average, for white than for colored borrowers, in every Region, except Region V, and in every state, except West Virginia. In Maryland, colored borrowers lost ground, while colored borrowers in Florida made no progress; and in Alabama the average increase in net income of colored borrowers was only 8 percent. Colored borrowers in South Carolina increased their average net income from \$120 in the year before acceptance to \$365 in 1939, an increase of 204 percent. White borrowers accepted on the RR program universally had greater net incomes at the time of acceptance than did the colored borrowers. In fact the average before acceptance net income of white borrowers was only slightly less than the 1939 net income of colored borrowers. The trouble spots appear to be (1) the colored borrowers in Maryland, who with a before acceptance net income of \$476 actually lost ground by a little, (2) the colored borrowers in Alabama and Florida where they made little or no advance in net income.

Changes in Net Worth of White and Colored Standard Borrowers

Increased net incomes of white borrowers have resulted in increased net worth to a more pronounced degree than have the increased net incomes of colored borrowers. White borrowers in the 16 Southern States had larger proportional and actual increase in net worth than did colored borrowers. White borrowers had nearly twice as great

Table III. Average Net Worth of White and Colored Active Standard Rural Rehabilitation Borrowers at Time before Acceptance and before Voluntary Debt Adjustment, and December, 1939, and Change, for the Southern States, by Race, by State and Region 1/

A	:	B	:	C	:	D	:	E	:	F	:	G	:	H	:	I
Region and state	:	Year		:	1939		:	Change in annual net worth								
	:	before		:	crop		:	Amount		:	Percentage of net worth					
	:	acceptance		:	year		:			:	year before acceptance					
	:	White	Colored	:	White	Colored	:	White	Colored	:	White	Colored	:			
	:	Dollars	Dollars	:	Dollars	Dollars	:	Dollars	Dollars	:	Dollars	Dollars	:	Percent	Percent	
	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:
Southern States	:	762	414	:	976	488	:	214	74	:	28		:			18
Maryland	:	1,541	654	:	1,700	596	:	159	-58	:	10		:			-9
Missouri	:	593	528	:	894	865	:	301	337	:	51		:			64
	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:
Region IV	:	1,224	632	:	1,525	783	:	301	151	:	25		:			24
Kentucky	:	1,345	1,118	:	1,689	1,374	:	344	256	:	26		:			23
N. Carolina	:	853	585	:	1,134	729	:	281	145	:	33		:			25
Tennessee	:	1,039	677	:	1,357	867	:	318	190	:	31		:			28
Virginia	:	1,150	607	:	1,415	746	:	266	139	:	23		:			23
West Virginia	:	1,716	1,875	:	2,000	2,020	:	284	146	:	17		:			8
	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:
Region V	:	546	321	:	632	336	:	85	15	:	16		:			5
Alabama	:	438	240	:	481	166	:	43	-73	:	10		:			-30
Florida	:	1,051	713	:	1,082	660	:	31	-53	:	3		:			-7
Georgia	:	365	275	:	490	389	:	125	114	:	34		:			41
S. Carolina	:	522	357	:	683	428	:	161	72	:	31		:			20
	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:
Region VI	:	395	356	:	615	496	:	220	140	:	56		:			39
Arkansas	:	337	276	:	564	426	:	228	150	:	68		:			54
Louisiana	:	519	406	:	750	533	:	230	127	:	44		:			31
Mississippi	:	389	347	:	595	494	:	206	147	:	53		:			42
	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:
Region VIII	:	775	522	:	1,039	615	:	264	93	:	34		:			18
Oklahoma	:	575	434	:	858	498	:	283	64	:	49		:			15
Texas	:	951	544	:	1,199	644	:	247	100	:	26		:			18
	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:

1/ As reported by FSA County Supervisors in connection with their 1939 Report of the Rehabilitation Progress of Standard Borrowers.

a beginning net worth than did colored borrowers; and the actual increase for white borrowers was nearly three times as great. The proportional increase for white borrowers was 28 percent; for colored borrowers only 18 percent. (Table III) This general condition was true in every Southern Region and in every State, except Missouri where there was a 64 percent increase in the net worth of colored borrowers, and Georgia where colored borrowers had a 41 percent increase in net worth as compared with a 34 percent increase for white borrowers.

In no Region, as a whole, was there an average decrease in net worth for either colored or white standard borrowers. However, in Maryland, Alabama, and Florida colored borrowers had decreases in net worth. It will be recalled that these are the same States where colored borrowers showed small or no increase in average annual net income, while white borrowers in the same States showed increases in net worth as well as in net income.

Increased net income of low-income farm families is not reflected in increased net worth to the same proportion as the income increases. The lower the before acceptance net income the smaller the proportion of the increased income that will be reflected in increased net worth because a larger part of the increased income is, and should be, used to provide a more satisfactory level of living for the family. For the same reason, however, decreases in net income bring about a proportionally larger decrease in net worth because some of the previous assets must be utilized for family living either by direct consumption, by sale of the assets to obtain funds to purchase subsistence goods, or by obtaining credit for the purchase of consumption goods.

Increased Production of Farm Products for Home-Use

Increased production of farm products for home-use has been a major factor in increased annual family incomes in the 16 Southern States both for white and for colored borrowers. (Table IV) The average gross cash income of colored standard borrowers increased only \$35 while the average value of home-use products increased \$118 (Table I). For white borrowers the figures are \$96 average increase in gross cash income and a \$112 increase in the average value of home-use products. Almost two-thirds of the increased net income of white borrowers and 91 percent of the increased net income of colored borrowers was represented by increased farm production for home-use.

The fact that production for home-use has been of greater significance in family progress than has increased production for sale is indicated by the increase in the proportion of total gross income represented by the value of home-use products. In the year before acceptance the value of home-use products was 33 percent of total gross income for white borrowers; in 1939 this proportion was 39 percent. The tendency for the value of home-use products to increase by a greater amount as well as at a greater rate than the total gross income is more pronounced among colored borrowers than among white.

Table IV. Value of Goods Produced for Home-Use and that Value as Percentage of Total Gross Income of White and Colored Active Standard Rural Rehabilitation Borrowers in the Southern States, Year before Acceptance and 1939, by State and Region 1/

A	B	C	D	E	F	G	H	I
	Race of borrower							
	White				Colored			
	Year before		1939		Year before		1939	
Region	acceptance				acceptance			
and	As pro-		As pro-		As pro-		As pro-	
state	Value of:	portion	Value of:	portion	Value of:	portion	Value of:	portion
	home-use:	of total:	home-use:	of total:	home-use:	of total:	home-use:	of total:
	goods :	gross :	goods :	gross :	goods :	gross :	goods :	gross :
		income :		income :		income :		income :
	Dollars:	Percent:	Dollars:	Percent:	Dollars:	Percent:	Dollars:	Percent:
Southern								
States	163	33	275	39	124	36	242	48
Md.	237	20	291	18	155	22	274	37
Mo.	117	23	217	28	90	18	171	25
Reg. IV	263	40	344	42	228	41	315	46
Ky.	270	41	340	43	238	38	354	47
N. C.	306	43	398	44	258	42	341	46
Tenn.	219	42	301	42	170	41	251	43
Va.	214	37	329	41	188	41	278	47
W. Va.	282	37	336	38	271	39	374	42
Reg. V	114	29	243	44	90	32	213	50
Ala.	103	31	195	50	80	34	158	54
Fla.	108	21	175	28	87	27	136	41
Ga.	126	34	281	48	101	32	250	50
S. C.	118	28	351	45	94	30	281	48
Reg. VI	138	38	284	48	127	37	272	51
Ark.	118	35	274	46	86	29	241	45
La.	153	36	302	45	131	37	287	50
Miss.	154	41	283	53	139	38	272	54
Reg. VIII	131	26	244	31	100	35	182	43
Okla.	133	28	269	35	110	36	219	44
Tex.	130	24	222	27	97	35	173	43

1/ As reported by FSA County Supervisors in connection with their 1939 Report of the Rehabilitation Progress of Standard Borrowers.

Among colored borrowers the average proportion of gross income represented by the value of home-use products increased from 36 percent in the year before acceptance to 48 percent in 1939.

Increased farm production for home-use has been phenomenal in Region V, VI, and VIII. The proportion of total gross income represented by home-use products for both colored and white borrowers increased from roughly one-third in the year before acceptance to roughly one-half in 1939. This was true in nearly every state and for both races, except in Florida and Texas where there was only a small increase shown by white borrowers in the proportion of gross income represented by the value of farm produced goods for home-use. With these two exceptions, Florida and Texas, there appears to be little difference between the races in this regard, although colored borrowers in the States of Region IV showed universally a greater proportional increase than did white borrowers. With but few exceptions, the proportion of gross income represented by home-use products was higher in 1939 for colored borrowers than for white standard borrowers. This resulted from the fact that colored borrowers increased their production for home-use at a faster rate and their production for sale at a lower rate than did white borrowers.

Loan Advances, Repayments, and Grants

Colored active standard borrowers in the 16 Southern States received a smaller amount of loan advances, made a higher percentage of repayments, and received a less amount of grants than have the white borrowers in the same States (Tables J and V). Colored borrowers in these States have repaid 41 percent of an average of \$606 in loans during the period in which they received an average per family of \$29 in grants. White borrowers have repaid 39 percent of an average advance of \$659; during the same years they have received an average of \$35 per family in grants. Only in Region V, of the four Regions, did the repayment ratio of white borrowers (35 percent) exceed that of colored borrowers (32 percent). In every state of Region V, and in Maryland, North Carolina, West Virginia, and Mississippi the ratio of repayments of white exceeded that of colored borrowers.

Table V. Average Amount of Loan Advances and Grant Payments Received and Amount and Proportion Repaid of Loan Advances by White and by Colored Active Standard Rural Rehabilitation Borrowers from Acceptance on Program to 1939, in Selected States and Regions 1/

A	B	C	D	E	F	G	H	I
	White				Colored			
Region and state	Av. amt. of loan advances received	Average repaid		av. amt. of grant payments received	Av. amt. of loan advances received	Average repaid		Av. amt. of grant payments received
	Dollars	Dollars	Percent	Dollars	Dollars	Dollars	Percent	Dollars
Southern States	659	255	39	35	606	248	41	29
Md.	939	290	31	20	491	102	21	13
Mo.	722	179	25	54	652	284	44	46
Region IV	476	221	46	21	570	317	56	16
Ky.	409	155	38	36	439	180	41	34
N. C.	523	318	61	17	608	364	60	22
Tenn.	463	264	57	15	478	291	61	19
Va.	525	224	43	4	552	266	48	4
W. Va.	481	158	33	24	266	76	29	3

Table V (Continued)

A	B	C	D	E	F	G	H	I
	White				Colored			
Region and state	Av. amt. of loan advances received	Average repaid		Av. amt. of grant payments received	Av. amt. of loan advances received	Average repaid		Av. amt. of grant payments received
	Dollars	Dollars	Percent	Dollars	Dollars	Dollars	Percent	Dollars
Region V	696	247	35	37	622	197	32	36
Ala.	629	216	34	41	598	184	31	34
Fla.	624	186	30	30	465	130	28	27
Ga.	706	256	36	33	605	173	29	31
S. C.	937	394	42	50	721	258	36	48
Region VI	670	304	45	24	631	298	47	21
Ark.	666	276	41	21	656	281	43	23
La.	601	321	53	18	620	326	53	16
Miss.	714	326	46	31	630	281	45	24
Region VIII	829	318	38	52	542	247	46	37
Okla.	799	244	31	84	571	202	35	94
Tex.	856	384	45	24	535	258	48	23

1/ As reported by FSA County Supervisors in connection with their 1939 Report of the Rehabilitation Progress of Standard Borrowers.

In Region IV, and in no other Region as a whole, the average amount of loan advances received by colored borrowers was greater than that received by white borrowers. Only in Kentucky, North Carolina, Tennessee, Virginia and Louisiana did colored borrowers receive a larger average amount of loan advances than white borrowers. With but few exceptions, the difference between the races in amounts of loan advances received was not great.

Colored active standard families almost universally received a smaller average amount of grants than did white borrowers. These figures indicate that the grant policy of these Southern Regions is "shot through" with gross discrimination against colored borrowers. The average before acceptance net income of white borrowers was \$326, or 57 percent greater than, the \$208 before acceptance net income of colored borrowers. White borrowers, however, received 20% more grant money per family than did the colored borrowers. Region V appears to be the least offender in this regard. In Region VIII, however, colored borrowers with a before acceptance net income of only \$178 received an average per family of \$37 in grants, while the white borrowers with average before acceptance net incomes of \$289 received an average of \$52 in grants per family. In Mississippi white borrowers received an average of \$31 per family in grants while colored borrowers received \$24 per family. Only in North Carolina, Tennessee, and Arkansas, did colored borrowers receive a larger amount of grants per family than did white borrowers.

